THE HONORABLE ROBERT J. BRYAN

UNITED STATES DISTRICT COURT WESTERN DISTRICT OF WASHINGTON AT TACOMA

CAMERON PIERCE and PATRICIA PIERCE, husband and wife; KAREN KIRBY, a single woman; GREGORY SHERMAN and PAULA SHERMAN, husband and wife, MICHAEL LEPAGE and GERTRUDE LEPAGE, husband and wife; RALPH MARTINELLI; and LAWRENCE BROWN,

NO. C05-5835 RJB

DEFENDANT NOVASTAR MORTGAGE, INC.'S PROPOSED VOIR DIRE QUESTIONS

Plaintiffs,

vs.

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NOVASTAR MORTGAGE, INC, a foreign corporation,

Defendant.

Defendant NovaStar Mortgage, Inc., asks the Court to pose the following questions to the prospective jurors in this matter during the Court's general and individual voir dire:

- 1. Knowledge of Judge, court staff, lawyers, witnesses, etc.
- 2. Knowledge of the case.
- 3. Ever been a plaintiff/defendant in a lawsuit?
- 4. Ever participated in a class action? Ever opted out of a class action?

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- 5. Have you, any relative or any close friend worked or received training in any aspect of the banking, mortgage lending, or other types of "loan making" fields?
- 6. Have you, any relative or any close friend worked or received training in any aspect of the field of business finance?
- 7. Have any of you have had experience in obtaining a mortgage?
- 8. Have any of you had experience in refinancing of any kind? If so, what was your experience or experiences in these situations?
- 9. Have you ever taken out an ARM, also called an adjustable rate mortgage, instead of getting a fixed rate long-term mortgage?
- 10. Have you ever made a complaint against a mortgage lender or mortgage broker?
- 11. Have you, any relative or any close friend ever used a third party mortgage broker to make an application to get a mortgage or refinancing loan from a mortgage company, bank or other financing source of funds? If so, what was your experience in using a third party mortgage broker?
- 12. Have you, any relative or any close friend ever had any difficulty obtaining a mortgage or refinancing loan of any kind?
- 13. Have you, any relative or any close friends, ever taken out a mortgage with a company known as NovaStar?
- 14. Do you have any negative feelings about people who lend money to others making money off of the interest charged?
- 15. Do you have any negative feelings about mortgage lenders, banks, or other types of lending institutions in general as an industry?
- 16. Do you have any negative feelings, or adverse biases, about the nature of capitalism in general, and the free market operating in response to supply and demand?
- 17. Do you have any negative feelings about the ability of the government to regulate business?

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- 18. Do you have any negative feelings about the ability of the government to protect the consumer?
- 19. In general, do you think of yourself as easily taken advantage of in business transactions or purchases?
- 20. In general, do you think of yourself as a careful and prudent shopper?
- 21. Have you, any relative or any close friend ever filed for bankruptcy?
- 22. Have you, any relative or any close friend ever gone through any other kind of difficult financial situation that affected one's credit rating, the ability to borrow money, make purchases on credit, or keep up with making timely payments?
- 23. Do you believe there is anything unfair about paying a broker whether it be a real estate, stock or mortgage broker on a percentage basis for the broker's services?

Dated this 4th day of June, 2007.

Salvador A. Mungia, WSBA # 1480

smungia@gth-law.com

Stephanie Bloomfield, WSBA #24251

sbloomfield@gth-law.com

GORDON, THOMAS, HONEYWELL,

MALANCA PETERSON & DAHEIM

1201 Pacific Avenue, Suite 2100

Tacoma, WA 98402

(253) 620-6500 (Telephone)

Mitchel H. Kider

Donald C. Brown, Jr.

WEINER BRODSKY SIDMAN KIDER, PC

1300 Nineteenth Street, N.W.

Washington DC 20036

(202) 628-2000 (Telephone)

Attorneys for Defendant NovaStar Mortgage, Inc.

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